

# FINANCIAL PLANNING WORKSHEET

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	ACTUAL	PROJECTED	REMARKS
NAME		SSN:	DATE:
AGE			RATE:
PAYGRADE (E1, W2,O1E, ETC.)			Select from pulldown menu.
YEARS IN SERVICE			Select from pulldown menu.
DATE REPORTED/PRD (TRANSFER)			Reported (Actual)/PRD (Projected)
MARITAL STATUS ( S, WD, P, G, D)			Select BAH from pulldown menu.
SPOUSE'S NAME			
SPOUSE'S AGE			Required to compute FSGLI.
SPOUSE'S PLACE OF EMPLOYMENT			
NUMBER OF CHILDREN and AGES			Living with in act/away in proj.
HOME ADDRESS			
WORK TELEPHONE			
HOME TELEPHONE			
COMMAND & REFERRED BY:			Self, CMD, NMCRS, FFSC, Etc.
AMOUNT OF <b>FSGLI</b> ELECTED			Select from pulldown menu.
AMOUNT OF <b>SGLI</b> ELECTED			Select from pulldown menu.
<b>TSP</b> BASEPAY CONTRIBUTION			Enter TSP Contribution %
<b>TSP</b> BONUS/INCENTIVE/SPECIAL PAY			Enter Dollar Amount
<b>MGIB</b> MONTHLY CONTRIBUTION			Select from pulldown menu.

## STATEMENT OF NET WORTH

ASSETS		LIABILITIES	
CASH (On Hand)		Signature Loans	
Checking Accounts		Auto Loans or Lease	
Saving Accounts		Consolidation Loans	
Certificates of Deposits		Student Loans	
Cash value of life insurance		NEX/AAFES (Star Card)	
U.S. Savings Bonds		Dept Store Credit Cards	
Mutual Funds/Money Market		Other Credit Cards	
Stocks/Bonds		N&MCRS (Loan)	
College Funds		Other (Friends, Relatives, etc.)	
401(k)/403(b)/TSP		Advance/Over Payments	
Other (IRAs, etc.)			
<b>Real Estate (Market Value)</b>		<b>Mortgages-Balances Due</b>	
Home		Home	
Rental Property		Rental Property	
Other (Vac Hm/Trailer/Time Share)		Other (Vac Hm/Trailer/Time Share)	
<b>Personal Property</b>			
Vehicles/Motorcycles/Boats			
Furniture			
Jewelry			
Other (Collectibles, etc.)			
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	

NET WORTH

Counseling Provided By:

Counselor Phone #:

# MONTHLY INCOME

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ENTITLEMENTS	ACTUAL		PROJECTED		REMARKS
Base Pay	\$ -		\$ -		
Basic Allowance for Housing (BAH I or II)	\$ -		\$ -		Select BAH from pulldown menu.
Overseas Housing Allowance (OHA)	\$ -		\$ -		
Basic Allowance for Subsistence (BAS)	\$ -	None	\$ -	None	Select F, P, R, N or C
Family Separation Allowance (FSA)	\$ -	No	\$ -	No	Select Y=Yes or N=No
Flight Pay/Diving Pay/Flight Deck Pay	\$ -		\$ -		
Submarine Pay	\$ -	None	\$ -	None	N=N/A or select qualified years
Other Hazardous Duty Pay	\$ -		\$ -		
Sea Pay	\$ -	None	\$ -	None	N=N/A or select qualified years
Taxable COLA	\$ -		\$ -		
Other (tax exempt/allowance eg. COLA/FSSA)	\$ -		\$ -		Non-tax, allowance line.
<b>TOTAL MILITARY COMPENSATION (A)</b>	\$ -		\$ -		
Taxable pay ( )	\$ -		\$ -		Excludes pretax ded for TSP/MGIB
<b>DEDUCTIONS: (Use CheckBox to include allotment in Spending Plan)</b>					
ALLOTMENT	\$ -	<input type="checkbox"/>	\$ -	<input type="checkbox"/>	For/ends?
ALLOTMENT	\$ -	<input type="checkbox"/>	\$ -	<input type="checkbox"/>	For/ends?
ALLOTMENT	\$ -	<input type="checkbox"/>	\$ -	<input type="checkbox"/>	For/ends?
ALLOTMENT	\$ -	<input type="checkbox"/>	\$ -	<input type="checkbox"/>	For/ends?
ALLOTMENT	\$ -	<input type="checkbox"/>	\$ -	<input type="checkbox"/>	For/ends?
ALLOTMENT	\$ -	<input type="checkbox"/>	\$ -	<input type="checkbox"/>	For/ends?
Meal Collection Deduction	\$ -		\$ -		
Family SGLI (For Spouses)	\$ -		\$ -		Amount from NetWorth Page
Servicemen's Group Life Insurance (SGLI)	\$ -		\$ -		Amount from NetWorth Page
Uniform Services TSP	\$ -		\$ -		Amount from NetWorth Page
MGIB	\$ -		\$ -		Amount from NetWorth Page
FITW Filing Status Actual: Ma 0	\$ -		\$ -		Proj Status: Ma 0
FICA (Social Security)	\$ -		\$ -		Base Pay only, Excludes MGIB
FICA (Medicare)	\$ -		\$ -		Base Pay only, Excludes MGIB
State Income Tax	\$ -		\$ -		State Claimed:
AFRH (Armed Forces Retirement Home)	\$ -		\$ -		
Tricare Dental Plan (TDP)	\$ -	None	\$ -	None	None, Single, or Family.
Advance Payments	\$ -		\$ -		Ends:
Over Payments	\$ -		\$ -		Ends:
<b>TOTAL DEDUCTIONS (B)</b>	\$ -		\$ -		
<b>CALCULATE NET INCOME</b>	Hide Add Backs				
Servicemember's Take Home Pay (A-B)	\$ -	\$ -	\$ -	\$ -	Divide by 2 for Payday amount.
Servicemember's Other Earnings (less taxes)	\$ -		\$ -		
Spouse's Earnings (less taxes)	\$ -		\$ -		
ALLOTMENT	\$ -		\$ -		
ALLOTMENT	\$ -		\$ -		
ALLOTMENT	\$ -		\$ -		
ALLOTMENT	\$ -		\$ -		
ALLOTMENT	\$ -		\$ -		
ALLOTMENT	\$ -		\$ -		
Meal Collection Deduction	\$ -		\$ -		
Family SGLI (For Spouses)	\$ -		\$ -		
Servicemen's Group Life Insurance (SGLI)	\$ -		\$ -		
Uniform Services TSP	\$ -		\$ -		
MGIB	\$ -		\$ -		
Tricare Dental Plan (TDP)	\$ -		\$ -		
Advance Payments	\$ -		\$ -		
Over Payments	\$ -		\$ -		
Child Support/Alimony (Received/Income)	\$ -		\$ -		
Other Income (e.g. SSI, Rental Income)	\$ -		\$ -		
<b>TOTAL NET MONTHLY INCOME</b>	\$ -		\$ -		

MONTHLY SAVINGS AND LIVING EXPENSES						Page 3
Note: Actual or Projected Figures are carried forward to spending plan.						
SAVINGS		ACTUAL	PROJECTED	REMARKS		
SAVINGS 10% Minimum Actual    Projected	Emergency Fund (1-3 Months)				Monthly Contribution Amount	
	Reserve Fund				Monthly Contribution Amount	
	"Goal Getter" Fund				Monthly Contribution Amount	
	Investments/IRAs/etc.				Monthly Contribution Amount	
	TSP					
TOTAL SAVINGS AND INVESTMENTS (10%)				Actual:	Copy Actual	
LIVING EXPENSES		ACTUAL	PROJECTED	REMARKS		
AUTOMOBILE	Gasoline					
	Maintenance/Repairs					
	Other					
CHILD CARE	Allowances					
	Daycare					
	Support				Include Other Dependant Care	
CLOTHING	Laundry/Dry Cleaning					
	Purchases (\$50 Monthly per Person)					
CONTRIBUTIONS	Charities (CFC/NMCRS)					
	Club Dues/Association Fees					
	Religious					
EDUCATION	Books					
	Fees (Other/Room & Board)					
	Tuition					
	MGIB				Montgomery GI Bill (MGIB)	
FOOD	Dining Out					
	Groceries					
	Lunches				Include school lunches and lunches at work	
	Vending Machines					
	Meal Deductions					
GIFTS	Holidays					
	Birthdays/Anniversaries					
HEALTHCARE	Dental					
	Eye care					
	Hospital/Physician					
	Prescriptions					
HOUSEHOLD	Furnishings					
	Maintenance/Repairs					
	Mortgage/Rent					
	Taxes/Fees					
INSURANCE	Automobile					
	Health/Life				Add additional insurance costs here.	
	Homeowners/Renters					
	SGLI/FSGLI				Both service member and Family SGLI	
	Tricare Dental					
JOB EXPENSE	Non-Reimbursed					
	Reimbursed					
LEISURE	Athletic Events/Sporting Goods				Include Spectator Sports	
	Books & Magazines					
	Computer Products (Software/Hardware)					
	DVD/VHS & Video Games Rentals					
	DVD's & CD's					
	Entertaining					
	Lessons				Dance, Music, Self-Defense, Tutor, etc.	
	Toys & Games					
	Travel/Lodging					
PERSONAL CARE	Barber/Beauty Shop					
	Beer/Liquor/Wine				ABC, Package Store, etc.	
	Other					
	Tobacco Products					
PET CARE	Food/Supplies					
	Veterinarian/Service (Boarding/Grooming)					
UTILITIES	Cable/Satellite TV					
	Cellular/Pagers/Phone Cards					
	Electricity					
	Internet Service					
	Natural Gas/Propane					
	Telephone				Local = \$      Long Distance = \$	
	Water/Garbage/Sewage					
	Other					
MISCELLANEOUS	ATM Fees/Stamps/etc...					
	Other				Recommend \$50-\$150 Buffer	
TOTAL MONTHLY LIVING EXPENSES (70%)				Actual:		

# INDEBTEDNESS (20%)

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	CREDITOR (ACCOUNT #/PHONE #)	PURPOSE	MO. PYMT	BALANCE	PROJ.PMT	REMARKS (MOS. BEHIND, PAID BY ALLOTMENT, APR (%))	
1	US Govt.	Advance Pmts	\$ -		\$ -	Automatic Deduction	
2	Gov't Credit Card	Over Payments	\$ -		\$ -	Automatic Deduction	
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							
TOTAL			\$ -	\$ -	\$ -		

	ACTUAL	PROJECTED
NET INCOME (Bottom of Page 2)		
SAVINGS AND INVESTMENTS (Near Top of Page 3)		
LIVING EXPENSES (Bottom of Page 3)		
AMOUNT LEFT TO PAY DEBTS		
DEBTS (Bottom of Page 4)		
SURPLUS OR DEFICIT		
DEBT TO INCOME RATIO		

# ACTION PLAN

## PROPOSED OPTIONS

### Increase Income

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

### Decrease Living Expenses

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

### Decrease Indebtedness

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

## REFERRALS/RECOMMENDED TRAINING

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

## SETTING YOUR GOALS (SHORT TERM & LONG TERM)

Goal	Cost	/ Date Wanted	= Monthly Savings to Reach Goal
1.			
2.			
3.			
4.			
5.			
6.			

[illegible]

## MONTHLY SPENDING RECORD

## Keep track of your daily spending for two weeks

Keep a record of how you spend your money for the next two weeks. The secret is to record it when you spend it. Using a "stickie" note in your wallet or purse will help you track your expenditures. When you go for your money make a note on your "stickie"; (put the amount and what you spent your money on). At the end of the day, transfer the recorded amounts to this record. Be sure to include bills paid, along with sodas, lunches, etc.

**Remember this is for tracking your take home pay, don't include allotments.**

## TAKE HOME PAY FOR TWO WEEKS

## Dates

[illegible]

**Keep a daily record like you did for the first two weeks. Remember to count ALL spending.**

## TAKE HOME PAY FOR TWO WEEKS

### Dates

[illegible]



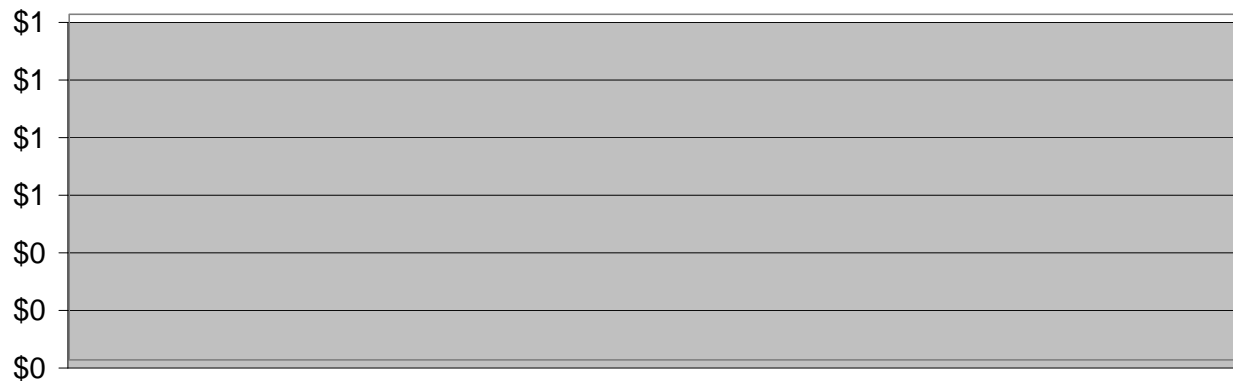
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## TSP INVESTMENTS

10 yr average Contribution Percentage		
Government Securities	(6.04%)	100.00%
Fixed Income Index	(6.98%)	
Common Stock Index	(10.99%)	
Small Cap. Stock Index	(9.7%)	
International Stock Index	(4.32%)	
10% Example	(10%)	
Total Distribution		100.00%

Current Contribution	\$ -
Current Age	
Years left to Contribute	
Investment Yrs until 59.5	59 1/2
Total Contributions	\$ -
Interest Earned on Investment	
TSP Balance @ age 59.5	

### TSP INVESTMENT EARNINGS



Mar/2004